



**Social Economy and Sustainability Research Network**  
**Partenariat sur l'économie sociale et la durabilité**

Bridging, Bonding, and Building / Renforcement des liens et des capacités

# **Social Economy:**

## **Introducing the Teams & Concept**

**Luc Theriault**

**Connecting Social Economy Research with the  
Public Policy Agenda in New Brunswick**

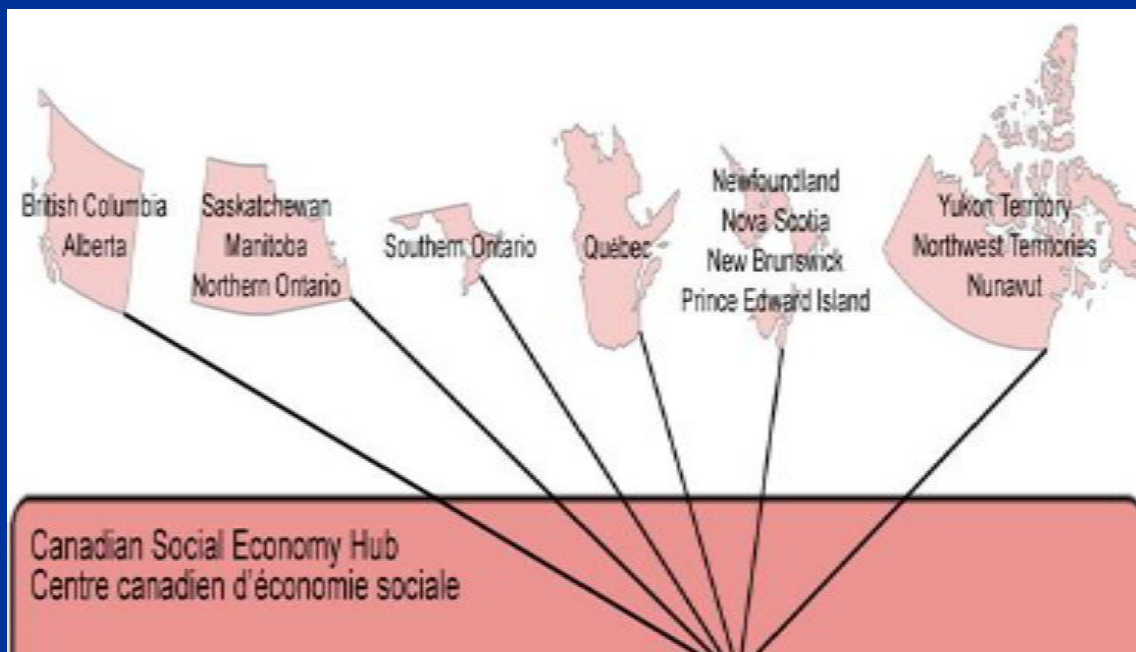
**Renaissance College, May 6<sup>th</sup> 2010**

# 1 – The Teams and the Recent Spur in Social Economy Research in Canada

- The Martin government's budget of 2004-05 announced \$132 million in funding (over 5 years) to support the social economy, including \$15 million for research through SSHRC.
- In 2005 and 2006 a total of 6 Community-University regional teams or research partnerships (“Nodes”) were funded, plus a coordinating “Hub” based at the University of Victoria.
- In Atlantic Canada, the regional team is the *Social Economy and Sustainability Research Network* headed by Leslie Brown at MSVU (Halifax).
- This Atlantic Network is in turn constituted of 6 sub-teams (“sub-nodes”) including one based at UNB (Mapping and Policy) and one based at U. de Moncton (Natural Resources).



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**Canadian Social Economy Hub**  
**Centre canadien d'économie sociale**

tel: 250.472.5338 fax: 250.472.4541 email: [sehub@uvic.ca](mailto:sehub@uvic.ca) web: [socialeconomynetwork.ca](http://socialeconomynetwork.ca)



## **Social Economy and Sustainability Research Network** **Partenariat sur l'économie sociale et la durabilité**

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- In 2009, our Atlantic Canada network included 37 academics (from 6 universities), 48 community partners, 13 government partners and 20 graduate students.
- The network currently has over 50 projects on the books (big and small) at various stages of completion, including 8 student-lead projects such as Theses.
- Today you will hear from a small sample of 3 policy relevant projects from this network having to do with homecare, micro-financing and social forestry.
- For more info see: [www.msvu.ca/socialeconomyatlantic](http://www.msvu.ca/socialeconomyatlantic)

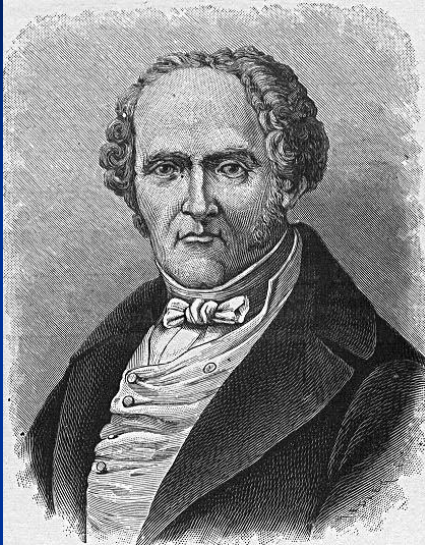
# 2- The Social Economy: A Bridging Concept

- 2.1 Historical Origins of the Social Economy
- 2.2 Normative Structure and Definition
- 2.3 Areas of Activities and Size
- 2.4 One of Four Sectors in a Plural Economy
- 2.5 Empowering individuals, groups and communities

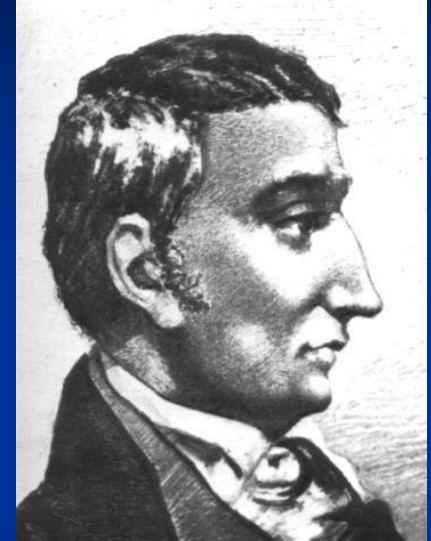
## 2.1 Historical Origins

- Origins are multiple and complex.
- Early 19<sup>th</sup>-century France saw *reformists* promoting collective (but non-State) solutions to problems like poverty.
- Later on, in England and the US, Robert Owen emphasized co-operation in some social experiments (e.g., New Harmony, Indiana).
- Rochdale Co-operative Store (1844).
- The term social economy originated in France in the late 19<sup>th</sup> century.
- **Social Economy Main Components =**  
**Co-operatives + Mutuels + NPOs + *Social Enterprises***

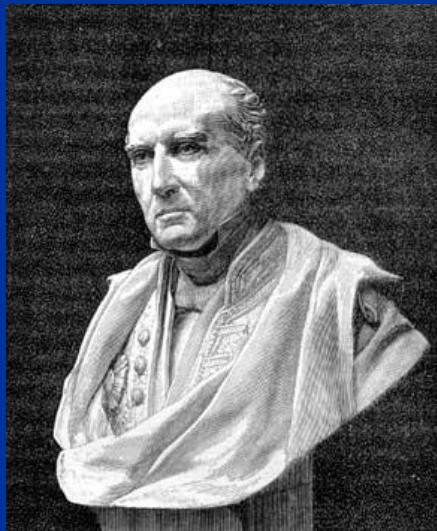
# Early Theorists



C. Fourier  
1772-1837



C. de Saint-Simon  
1760-1825



F. LePlay  
1806-1970



R. Owen  
1771-1858

# Early Practice:

## The Rochdale Co-operative Store (1844)



## 2.2 The Normative Structure of the Social Economy

- SE organizations produce goods & services with a clear social mission and have these *ideal type* features:
  - Services to members and communities & non-profit orientation.
  - Management is distinct of government.
  - Some democratic decision-making by workers or users.
  - People have priority over capital.
  - Participation, empowerment, individual & collective responsibility are emphasized.

# Social Economy: A Definition

Social economy is a bridging concept for organizations that have social objectives central to their mission and their practice and either have explicit economic objectives or generate economic value through the services they provide and purchases that they under take.

Quarter, Mook & Armstrong (2009: 4)

## 2.3 Areas of Activities: Cradle to Grave!

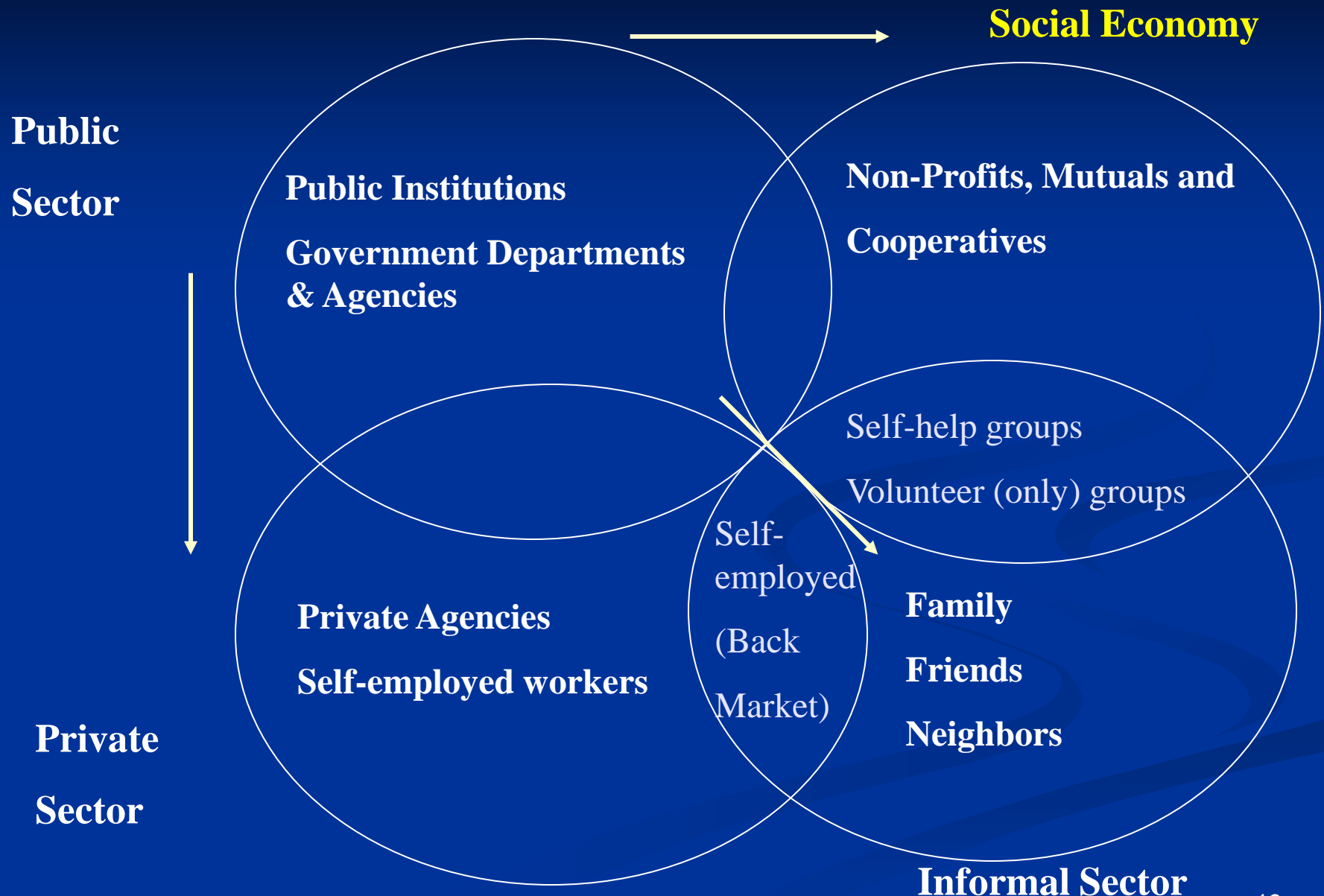
- Health & Social Services (childcare and homecare)
- Labour Market Integration
- Media and Information Technologies
- Popular Education
- Sports and Recreation
- Tourism
- Advocacy
- Cultural Activities
- Land Management
- Environment and Recycling
- Local and Regional Development
- Fair Trade
- Financial Services
- Housing
- Funeral Homes

# Size: Bigger than you think!

(See also the NB Fact Sheet in your Folder)

- 161,000 nonprofit and voluntary organizations in Canada in 2003...
  - 12,882 in Atlantic Canada.
  - Just over half are registered charities.
- There are over 100 credit unions/CP in the Atlantic region.
- There are 620 co-operatives in Atlantic region
  - \$1.4 billion in revenues in 2002.
  - 8,012 paid employees.

## 2.4 The Four Sectors in the Delivery of Human Services



## 2.5 Conclusion on Empowerment (Participation...Civic Engagement)

- The Social Economy has a proven track-record in:
  - Involving the Producers/Workers
  - Involving the Users/Clients
  - Involving the Communities
- This situates it well to contribute in solving many challenges facing our society!

# THANK YOU !

[luct@unb.ca](mailto:luct@unb.ca)



Social Sciences and Humanities  
Research Council of Canada

Conseil de recherches en  
sciences humaines du Canada

Canada



# It's Not All About Saving Money: Why Home Care Matters Now and In the Future

Rose Cole

Department of Sociology  
University of New Brunswick  
Fredericton

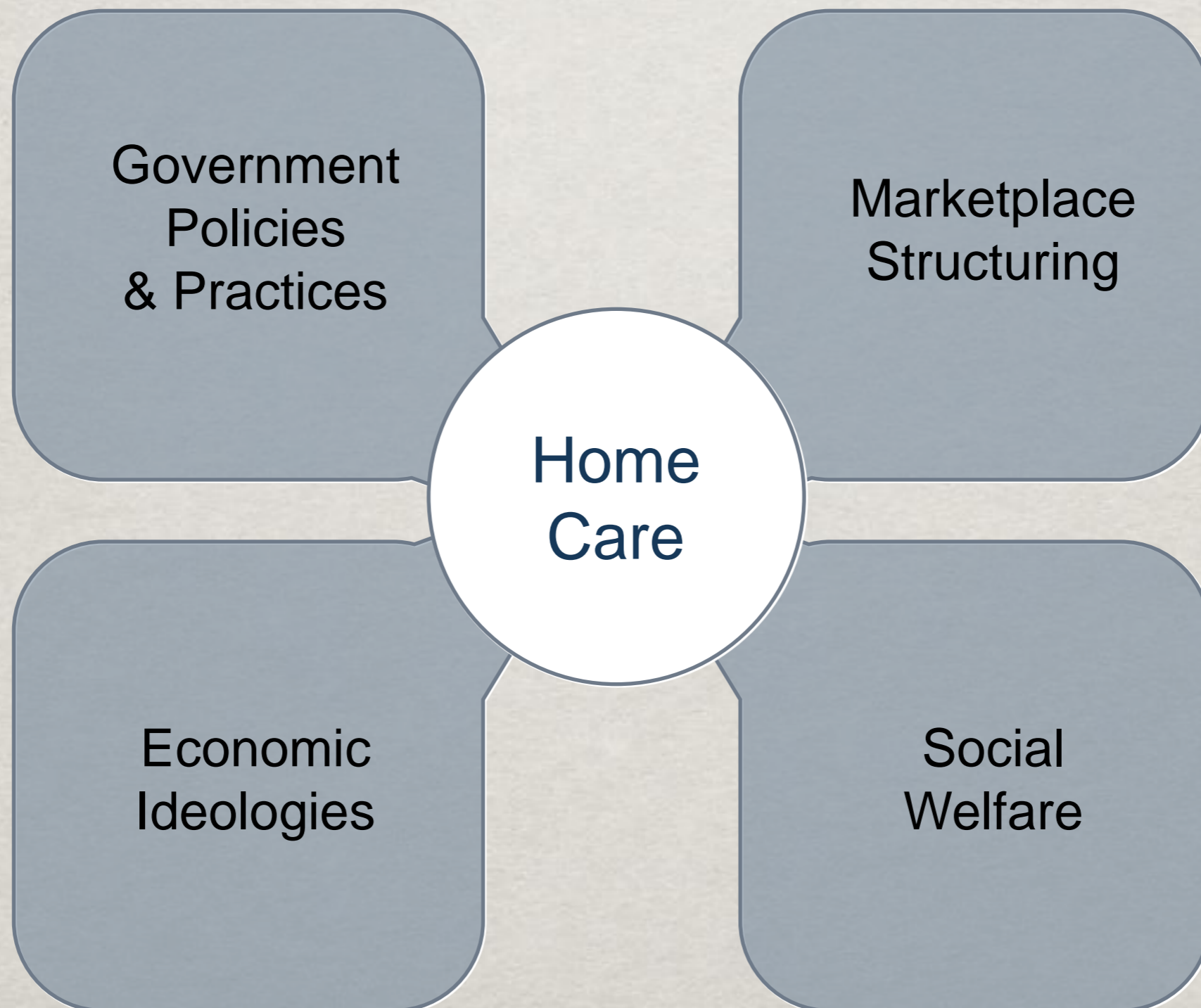
Renaissance College  
May 6, 2010

# Introduction

- ✻ The aim of this presentation is two-fold:
  - ✻ To provide a general overview of care and the 'mental roadblocks' society has about care
  - ✻ To examine the specifics of home care in New Brunswick
    - ✻ Two streams of home care services in the province
      - home health care (professional services)
      - home support care (non-professional services)
    - ✻ Preliminary information of what we know about the social economy or third sector component of home care in the province

# Thinking About Care

# Nexus of Formal Care



# Four Models of Care Ideals

- ✱ Traditional Ideals

- ✱ Idealized and nostalgic - caring in the family

- ✱ Postmodern Model

- ✱ Highly individualistic approach - market-based

- ✱ Cold Modern Model

- ✱ Institutional solutions - can be alienating

- ✱ Warm Modern Model

- ✱ Amalgam of care - some institutional, some private, equally shared by women and men

# Defining Home Care

Health Canada delineates home care as a means to enable persons with illnesses or disabilities to continue living in their own home or community rather than being transferred to institutionalized care and “may be delivered under numerous organizational structures, and similarly numerous funding and client payment mechanisms.”

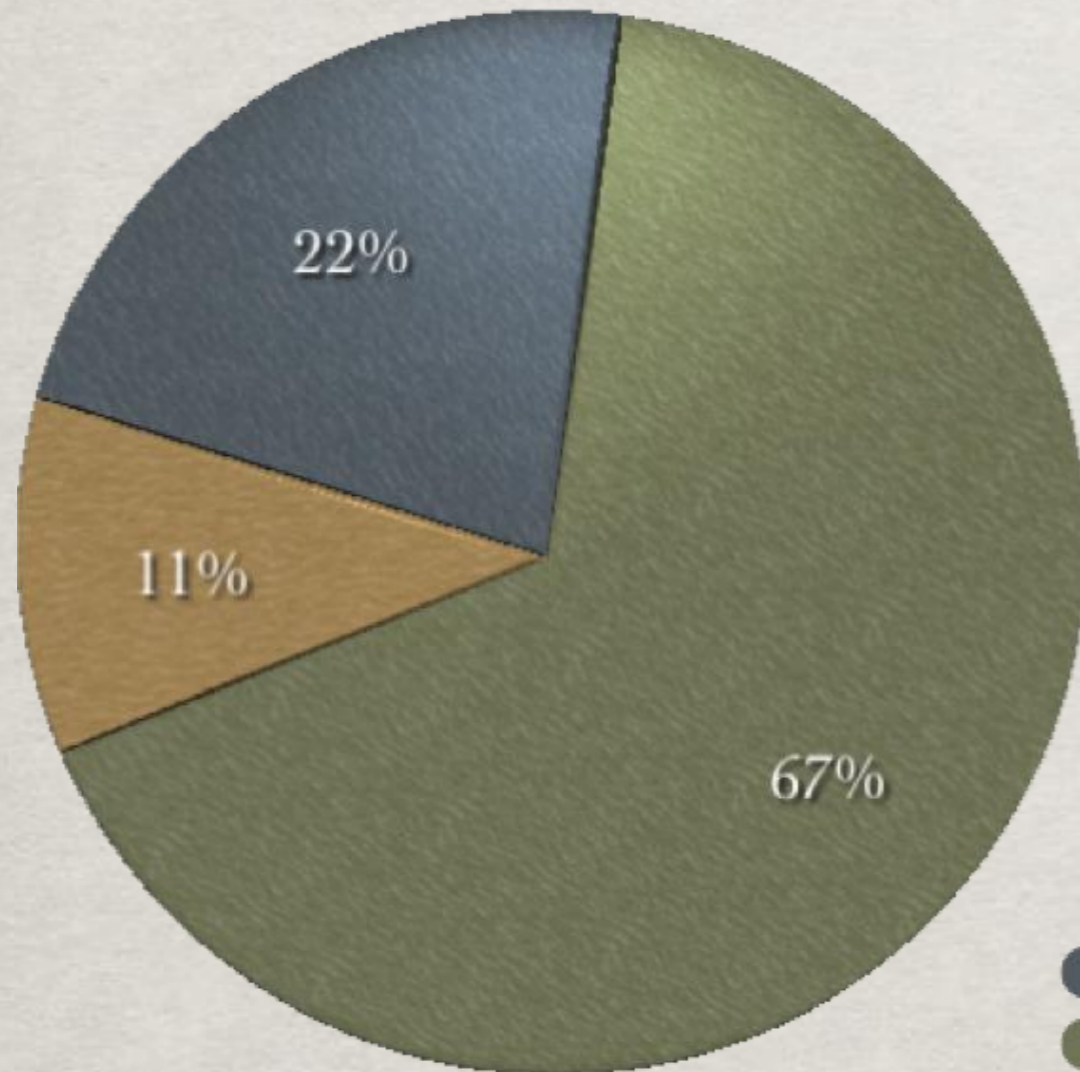
# Home Care Streams

Health Care		Support Care	
Physicians	Respiratory therapy	<b>Personal care</b>	Housecleaning
Nursing	Acute care	Personal grooming assistance	Transportation assistance
Social work	Palliative Care	Personal movement & mobility	Shopping
Occupational therapy	Long term care		<b>Respite/relief care</b>
Physiotherapy	Rehabilitation therapy	Non-intrusive care	<b>Teaching home support</b>
Speech Language Pathology	Oxygen therapy	<b>Self-sufficiency/IDLs</b>	Companionship*
Clinical dietetics		Meal planning and preparation	

# Home Care in New Brunswick

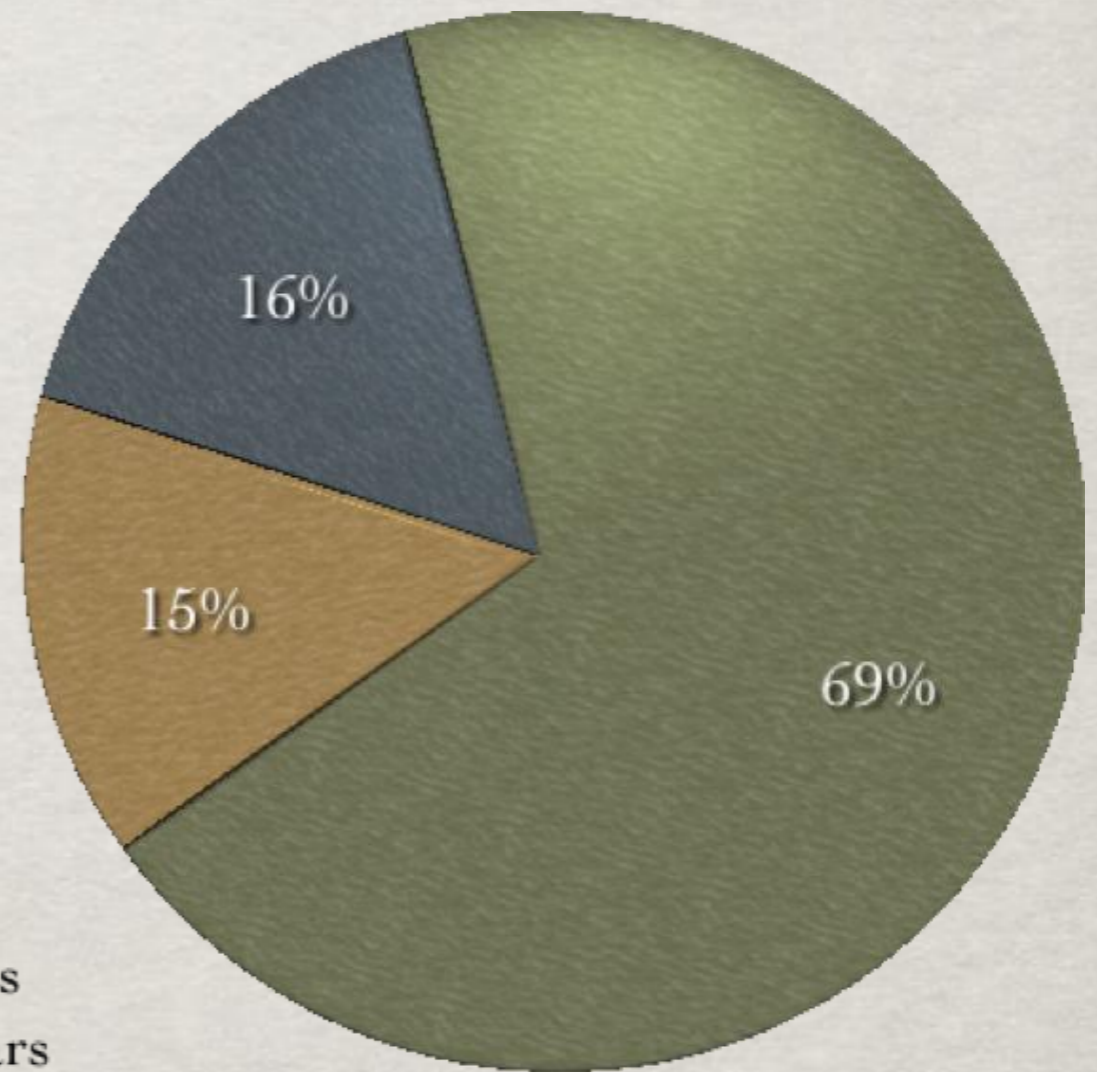
# Demographic Profile

1986 New Brunswick Population Profile

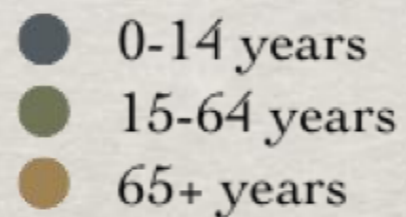


Median Age: 30.4

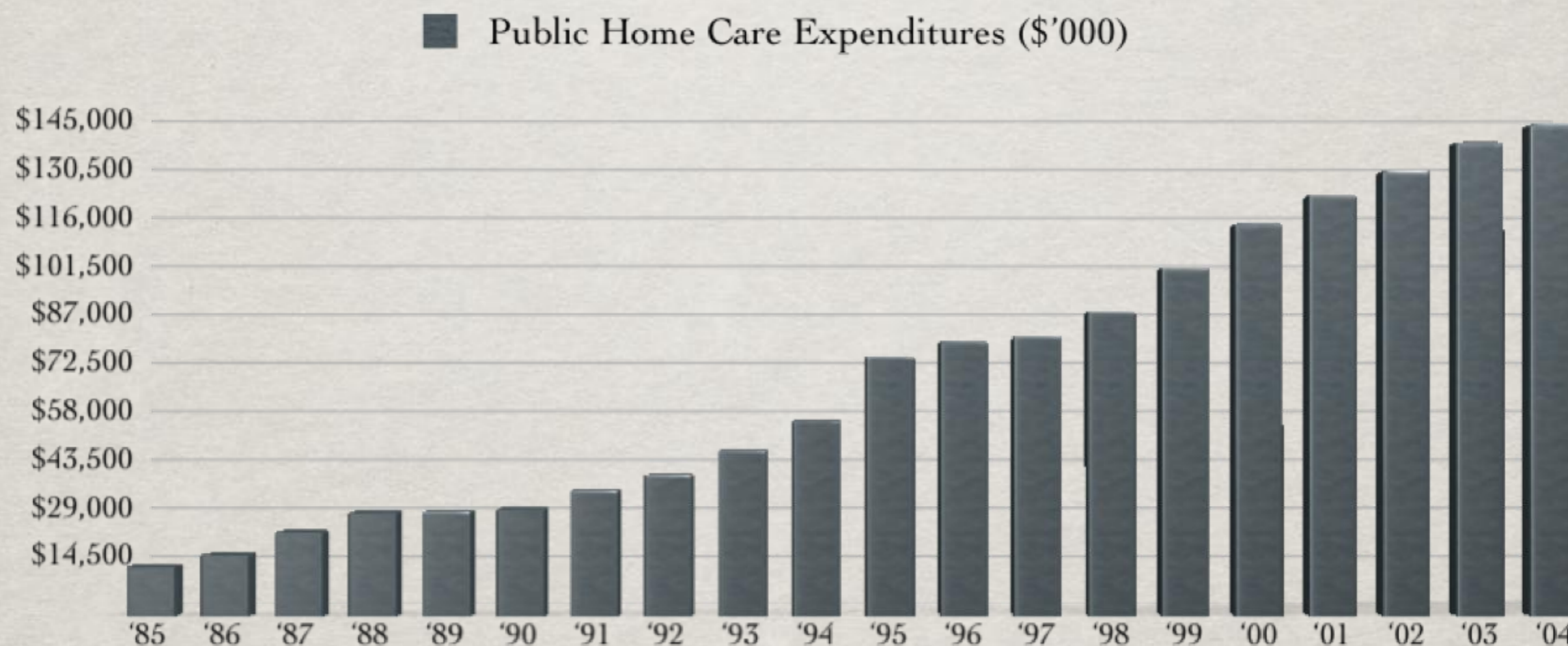
2006 New Brunswick Population Profile



Median Age: 41.5



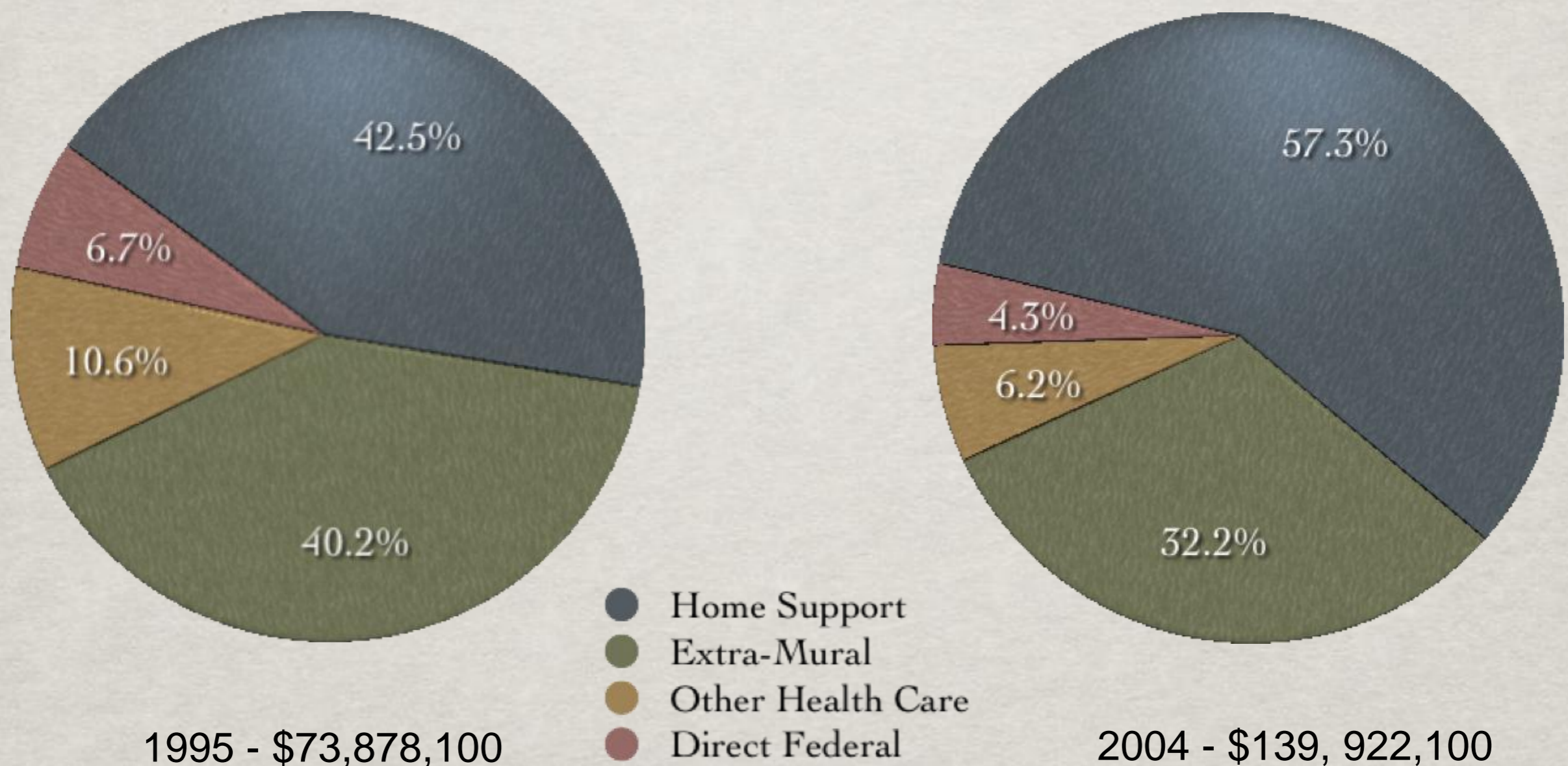
# Home Care Expenditures



New Brunswick Public-Sector Home Care Expenditures: 1985 - 2004

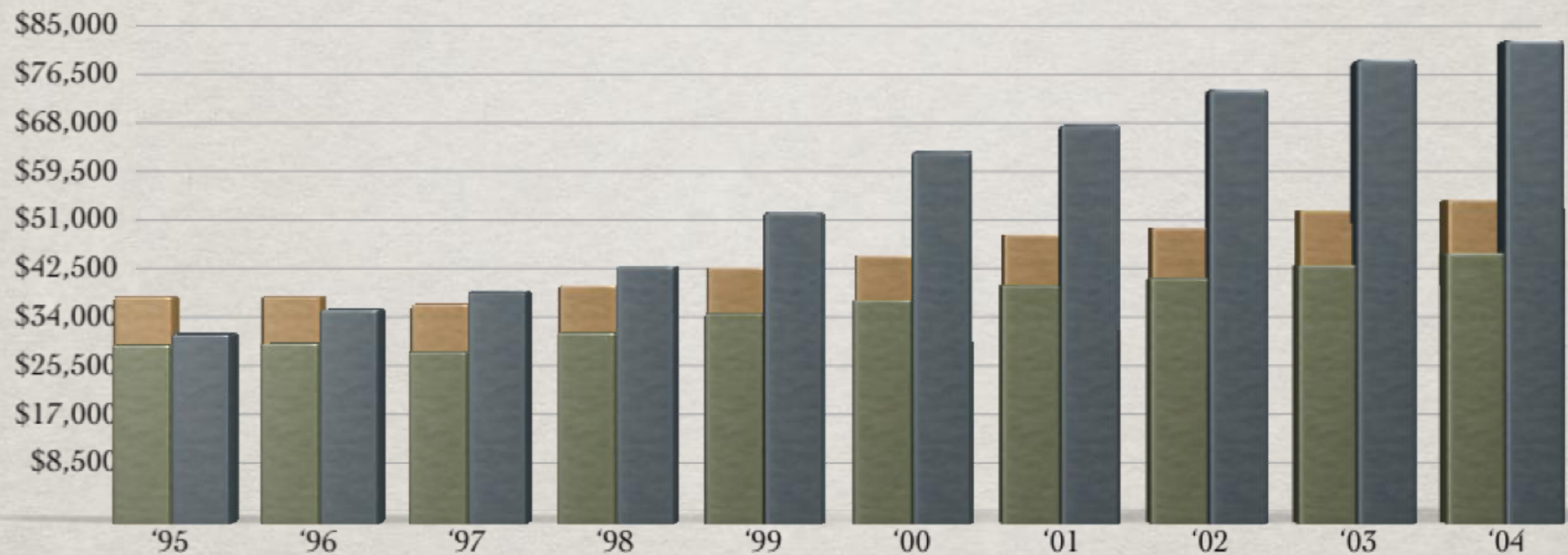
# Home Health & Home Support Public Expenditures

Change in Total Expenditure Allocation to Home Health  
and Support Care Between 1995 and 2004



# Home Health & Home Support Expenditures

- Provincial Government Home Health Care Expenditure ('000)
- Extra-Mural Gross Expenditures
- Provincial Government Home Support Expenditure ('000)



Provincial Home Health Care and Provincial Home Support Expenditures in New Brunswick: 1995 - 2004

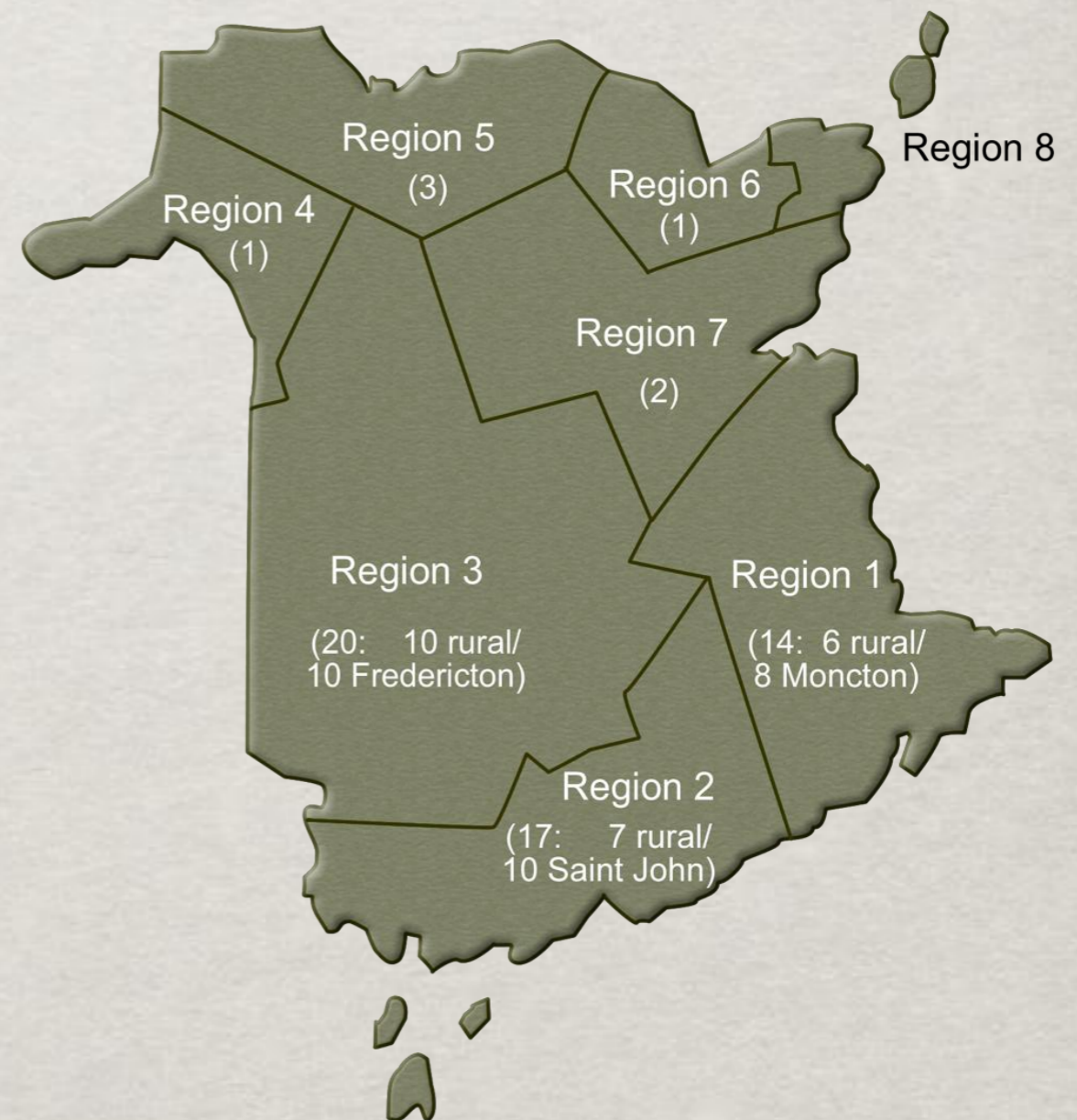
# Home Care: Health & Support

<div> <div>Type</div> <div>Delivery</div> </div>	Health Care	Support Care
Extra-Mural (Public)	✓	
Private	✓	✓
Non-Profit	✓	✓

# Family & Community Services (SD) Home Support list

Very few service providers are located in the northeast and northwest regions of the province.

In the 3 southern regions, service providers are more concentrated around the urban centers with the remainder scattered throughout rural and small communities.



# Social Development (FCS) Home Support Providers

Region	Private For-Profit	Non-Profit	Support Providers
1 - Moncton	9	4	13
2 - Saint John	12	3	15
3 - Fredericton	10	9	19
4 - Edmundston	...	1	1
5 - Restigouche	2	1	3
6 - Chaleur	...	1	1
7 - Miramichi	1	1	2
Total	34	20	54

# Findings Summary

- ✻ Two streams of home care
  - ✻ home health and home support
- ✻ Two departments overseeing home care
  - ✻ Health Department and Social Development
- ✻ Documentation issues
- ✻ Home support needs appear assigned a lesser value than health care needs
- ✻ Rural versus urban access to care
- ✻ Ageing of both care-givers and care-receivers

# Policy Implications

- ✿ Complex frameworks can impact integration of support care and health needs.
- ✿ Tension between the two streams of care may impact contracting processes.
- ✿ Allocation of care services for needs may not resolve quality of life issues.
- ✿ Workforce structuring to encourage entry into care provision of younger care-givers.

# Funding Acknowledgements



Social Sciences and Humanities  
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Thank You  
Rose.Cole@unb.ca

# Building Local Assets

Connecting Social Economy Research with  
the Public Policy Agenda in New Brunswick

Presented at  
Renaissance College

May 6, 2010

By Seth Asimakos

General Manager  
Saint John  
Community Loan Fund

Executive Director  
Canadian Community  
Investment Network,  
Co-operative

Co-Director  
Atlantic Social Economy  
Research Network



# Agenda

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1. National Community Investment Survey
2. Social Economy Financing Demand Study in Atlantic Canada
3. Case of the Saint John Community Loan Fund

# Why?

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In spite of strong 'economic growth' in Canada, many communities have seen increasing levels of inequality, disadvantage and decline.

↓  
**Territorial, parts  
of territories,  
cultural,  
linguistic, ethnic**



# Part I – Canadian Community Investment Survey



## Research – Part I

### Scan of community investment in Canada 2008

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#### **Partners:**

- Canadian Community Investment Network Co-operative (CCINC)
- Community Development & Partnerships Directorate (CDPD) is part of Human Resources and Skills Development Canada
- Social Investment Organization (SIO)

# Community Investment

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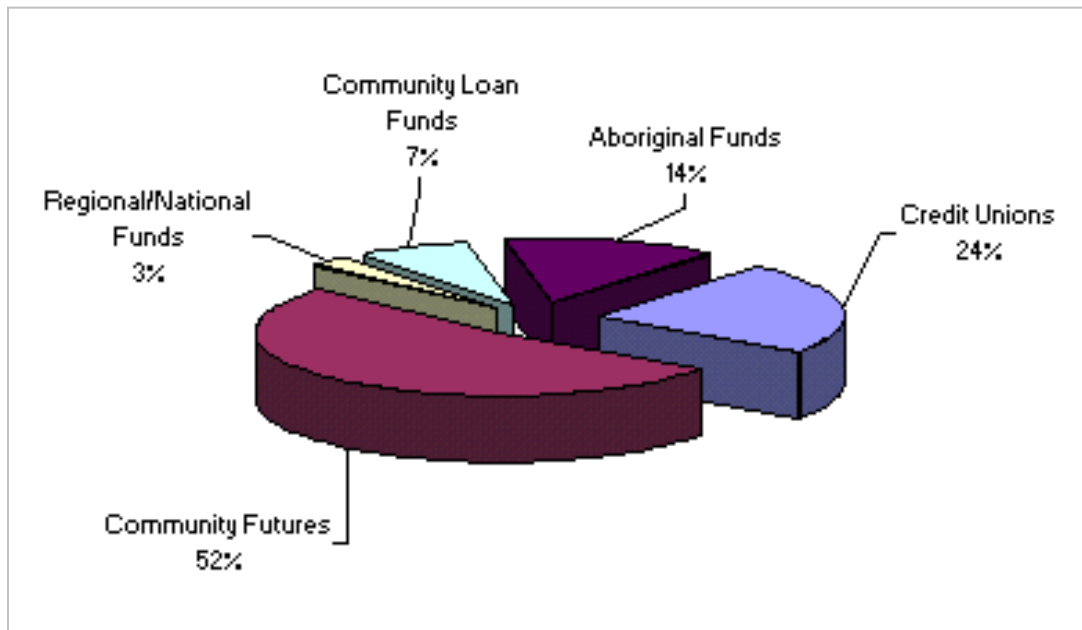
is financing that targets underserved communities to develop opportunities for income generation, housing and community renewal



## Total Assets

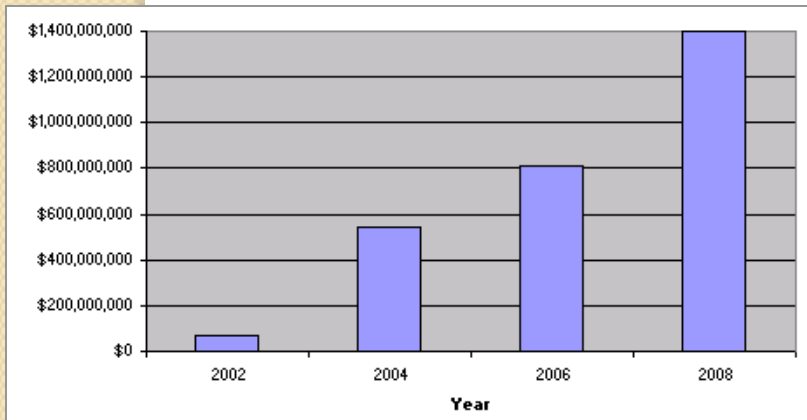
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487 organizations reported having an aggregate of \$1.4 billion



## Asset growth

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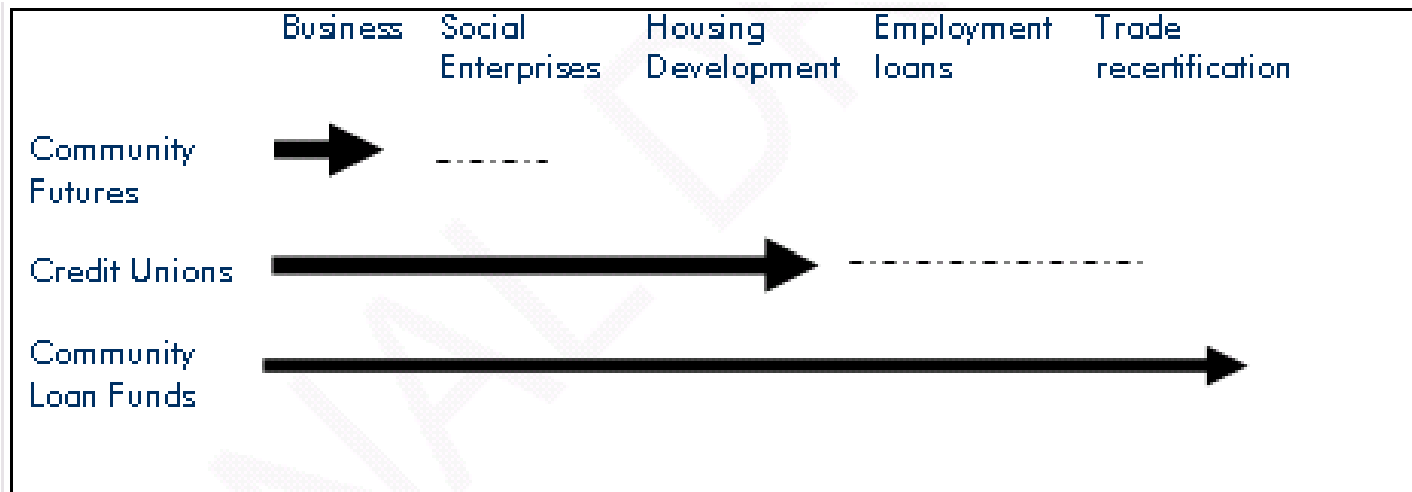
Organizations that reported in 2006 and 2008 have increased their assets by 11%

BUT

Most community investment is debt – over \$1.35 billion

## Product mix

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# Community Investment Deals

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**CEDIF (share based financing) – Just Us! Fair Trade Investment Co-operative Ltd.**

**Community Futures (financing social enterprise) - Mrs. Lucci's Secondhand Store and Community Resource Centre**



**Ecotrust Regional Fund (Financing the conservation economy) Port McNeil Shake and Shingle Company**

## Community Investment Deals

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**Micro Loans to assist newcomers -**  
Vancity's Back to Work loans

### **Affordable Housing development**

Saint John Community Loan Fund lends to  
build 3 unit homeownership project



## Demand

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A conservative demand for capital in the sector is \$750 Million



# Future opportunities

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## **CFDCs:**

- Business succession
- Diversification of investments; tourism; manufacturing; resources

## **Non CFDCs:**

- Social enterprise development; conversions to cooperatives
- Community owned energy
- Housing development
- Community renewal

# Challenges

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- Lack of operational resources
- The need for training and capacity
- Rising cost of construction and real estate
- Need for the right capital at the right
- Lack of national framework

## National Policy Implications

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Need a national community investment framework

1. Improve research
2. Build capacity
3. Attract private capital
4. Broaden investment opportunity

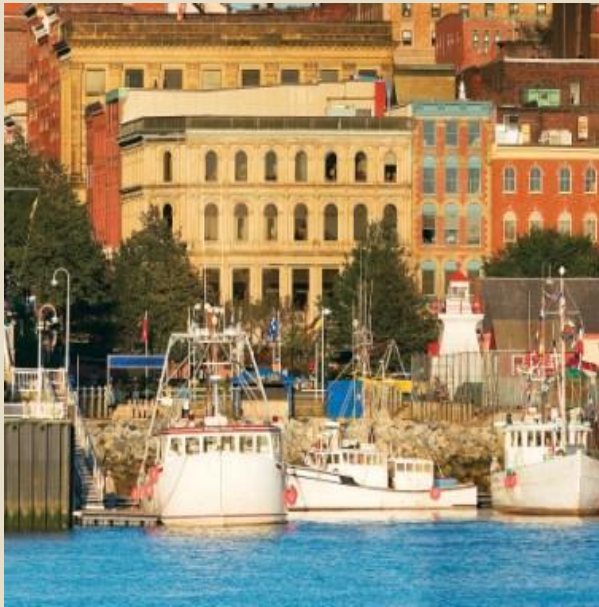
# Local Policy Program Opportunities

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1. Research and develop a New Brunswick Community Economic Development Investment Fund
2. Establish a capacity and innovation grant for enterprising non-profits
3. Research and develop a government/private fund for mixed housing investment

## Part II – Social Economy Research in Atlantic Canada



## Part II

# Social Economy Organizations as Users of Finance

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## Partners



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**Partenariat sur l'économie sociale et la durabilité**  
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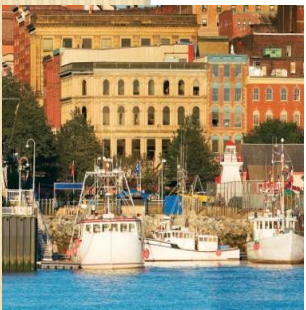
CAPE BRETON  
UNIVERSITY



  
**Saint John Community Loan Fund**  
Investing in People – Investing in Community

# Social economy organization

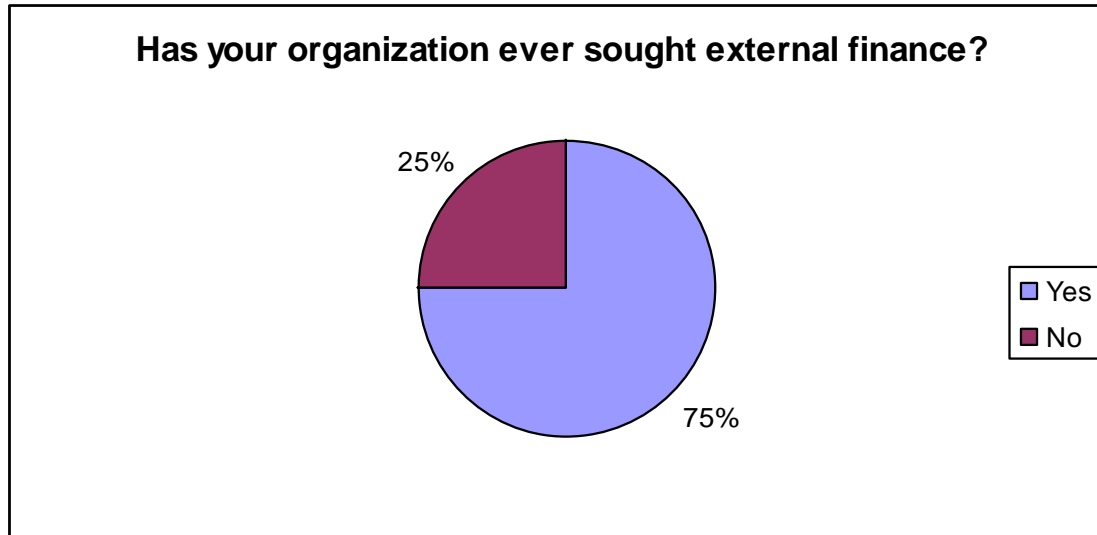
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- Economic activity
- No distribution of surpluses among members
- Voluntary association: accessible, not govt
- Democratic governance

## Demand in Atlantic region

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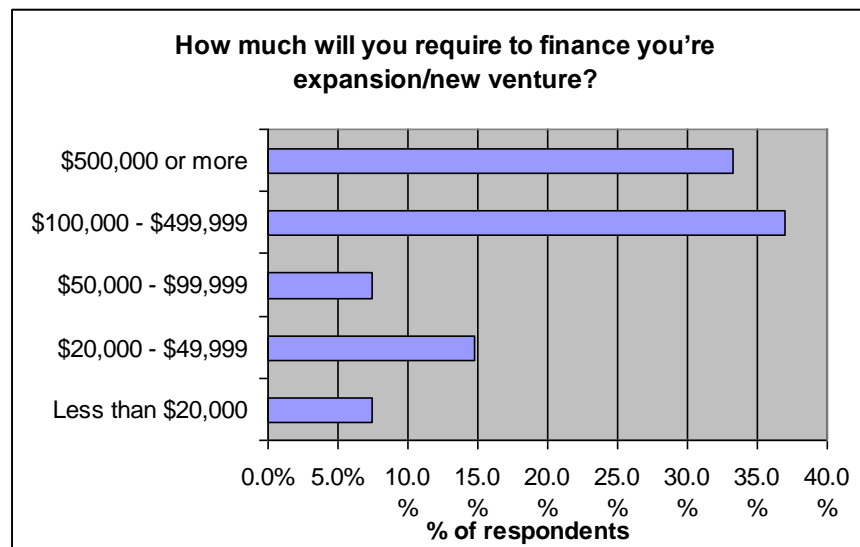


- Nearly half of SEOs increased their external financing over the last three years
- Half of those SEOs who were successful were more than 20 years old and had an annual budget over \$250K

## Demand in Atlantic region

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- 42% of those surveyed plan to start a new social enterprise





## Research Findings

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1. Most SEOs need to pursue commercial activity and external finance to grow, but restrictions in their legal organizational form are prohibitive
2. Many SEOs have expansion plans that require sizeable financing
3. SEO startups are especially problematic in accessing capital
4. Many community organizations have low financial and management expertise

## Policy Recommendations

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### Provincial governments should consider:

- enabling lending to SEOs by having a **loan-security program**
- the concept of a community capital program, with assistance for **regional loan pooling** and a government guarantee
- partnering with **labour on a capital pool** dedicated to funding social enterprises
- **Tax incentives** to leverage investment in the social economy, especially through the convenient and popular RRSP vehicle

# Policy Recommendations

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## Provincial governments should consider:

- Investing in SEO **capacity building** by:
  - Investing in human resource development and training programs
  - Subsidizing salary of business professionals seconded to help growing SEOs
- support feasibility studies on SEO business plans and should fund '**proof of concept**'

## Part III – Saint John Community Loan Fund



## Part III – Saint John Community Loan Fund

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The Saint John Community Loan Fund helps individuals create income, build assets, and attain greater self-reliance.



# Products and services

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- Promote community investing
- Loans
- Training
- Housing Development
- Enterprise Development

David Skinner

The **Ethical**  
Investor

NB Telegraph-Journal | Personal Finance  
As published on page C1/C4 on July 27, 2004

## LOANS

### Port City fund helps groom small business

BY DAVID KELLY  
*Telegraph-Journal*

Like many other prospective entrepreneurs, Sue Martin sought help from banks when she was trying to set up a pet grooming business.

When they turned her down, she turned to the non-profit fund to help her get up, and running.



(Cindy Wilson/Telegraph-Journal)  
Sue Martin grooms Chance, a Shih Tzu, at Broadway Dog Grooming. Ms. Martin was



## 10+ years of Development

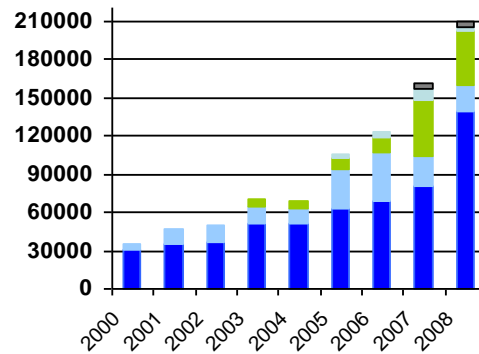
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- 1997 Idea - Urban Core Support Network
- 1998 Development Phase
- 1999 Business and employment loans started
- 2000 Incorporation
- 2001 Charitable Status
- 2002 Evaluation
- 2003 Vision
- 2004 Financial literacy training and shelter loans
- 2007 Purchase of building
- 2008 Renovation to create LF location and housing
- 2008 Power Up Leadership Training
- 2009 Youth entrepreneurship training
- 2009 Asset Building - Matched Savings
- 2010 Enterprising Women training
- 2010 First NPO Loan for housing

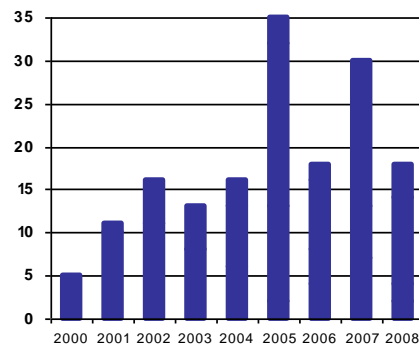
# Building local assets



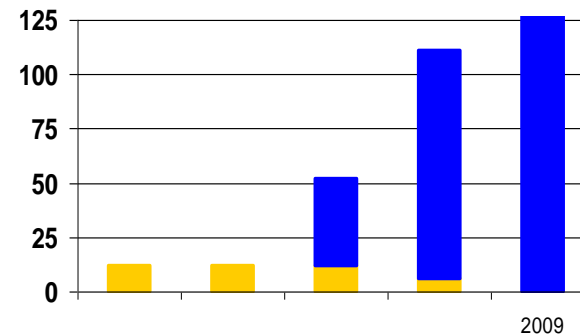
**Capital Growth**



**Loans Per (Fiscal) Year**



**Training Growth**



# Building local assets

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# Opportunities and Challenges



## Products and services

- Build the loan pool and expand geographic scope
- Add equity as a component
- Continue to expand loans to NPOs/social enterprises
- Continue to improve and add value to enterprise training
- Improve upon and expand matched savings
- Link programs (ours and partners) to create continuum
- Enterprising non-profit space and housing development

• *For each \$1 in costs  
close to \$9 generated*

## Challenges and recommendations



Revenue \$

- Fee for service that pays total cost
- That recognizes overhead cost
- For hiring skilled staff

Capacity \$

- For ongoing staff development
- For research and development (innovation)
- For evaluation

Investment \$

- Flexibility to recognize value in combining building uses
- Tax incentives to raise more private capital
- Guarantee to enable longer term investments



# Innovation

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Innovation is about being more effective and efficient in providing goods and services and about finding creative ways to address social and economic problems faced by individuals and communities.

**Thank You!**

For more information:

[www.loanfund.ca](http://www.loanfund.ca)

[www.communityinvestment.ca](http://www.communityinvestment.ca)

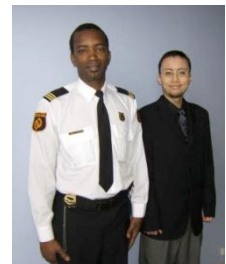
[www.msvu.ca/socialeconomyatlantic/](http://www.msvu.ca/socialeconomyatlantic/)

[www.socialfinance.ca](http://www.socialfinance.ca)

To contact Seth Asimakos:

[loanfund@nbnet.nb.ca](mailto:loanfund@nbnet.nb.ca)

# Building Local Assets





# Forgotten actors of forest policy in New Brunswick: social economy organisations and First Nations

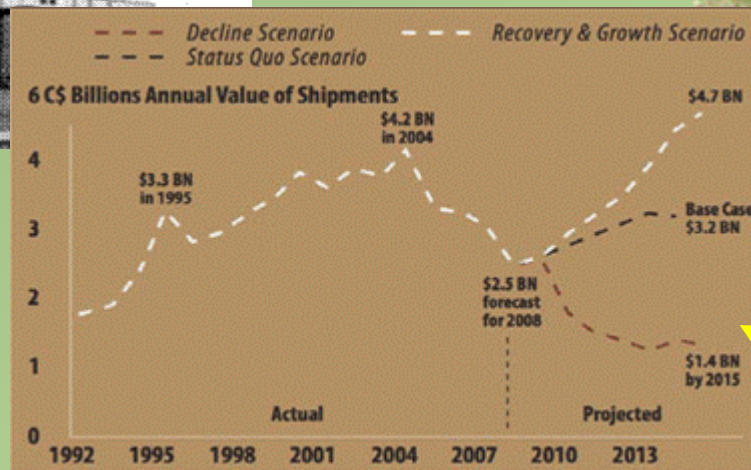
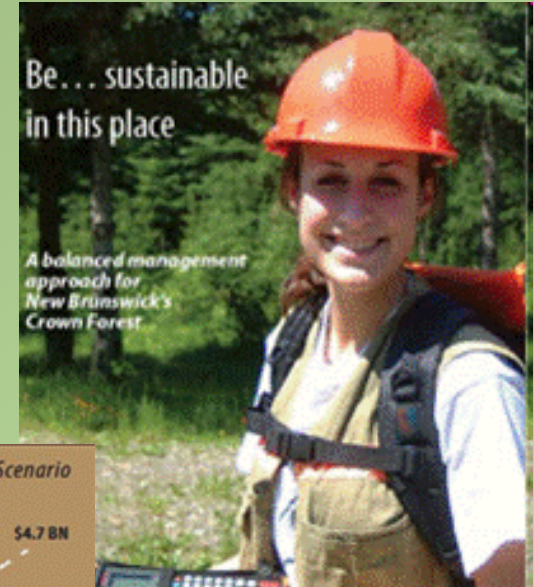
*Stephen Wyatt,  
Diane Landry, Geneviève Bernier*  
**Faculté de foresterie  
Université de Moncton**



UNIVERSITÉ DE MONCTON  
CAMPUS D'EDMUNDSTON

Faculté de foresterie

# The forestry crisis



Before the financial crisis !

International markets  
Availability of wood  
Climate change

Energy pricing  
Harvesting costs  
Labour costs





# Recognising the views of other actors for forest policy in NB

## Two student projects at UMCE

### Social economy organisations

*Diane Landry*

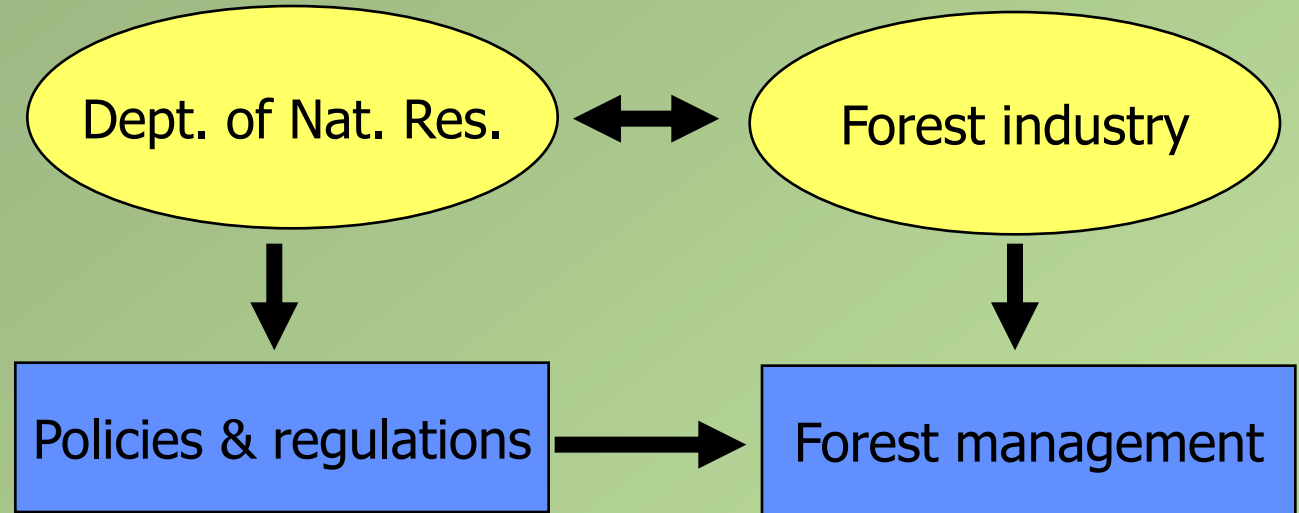
- Forestry cooperatives
- Marketing boards & woodlot owner associations
- Environmental NGOs
- Reviewed 22 participation processes
- Survey & interviews with 12 organisations

### First Nations

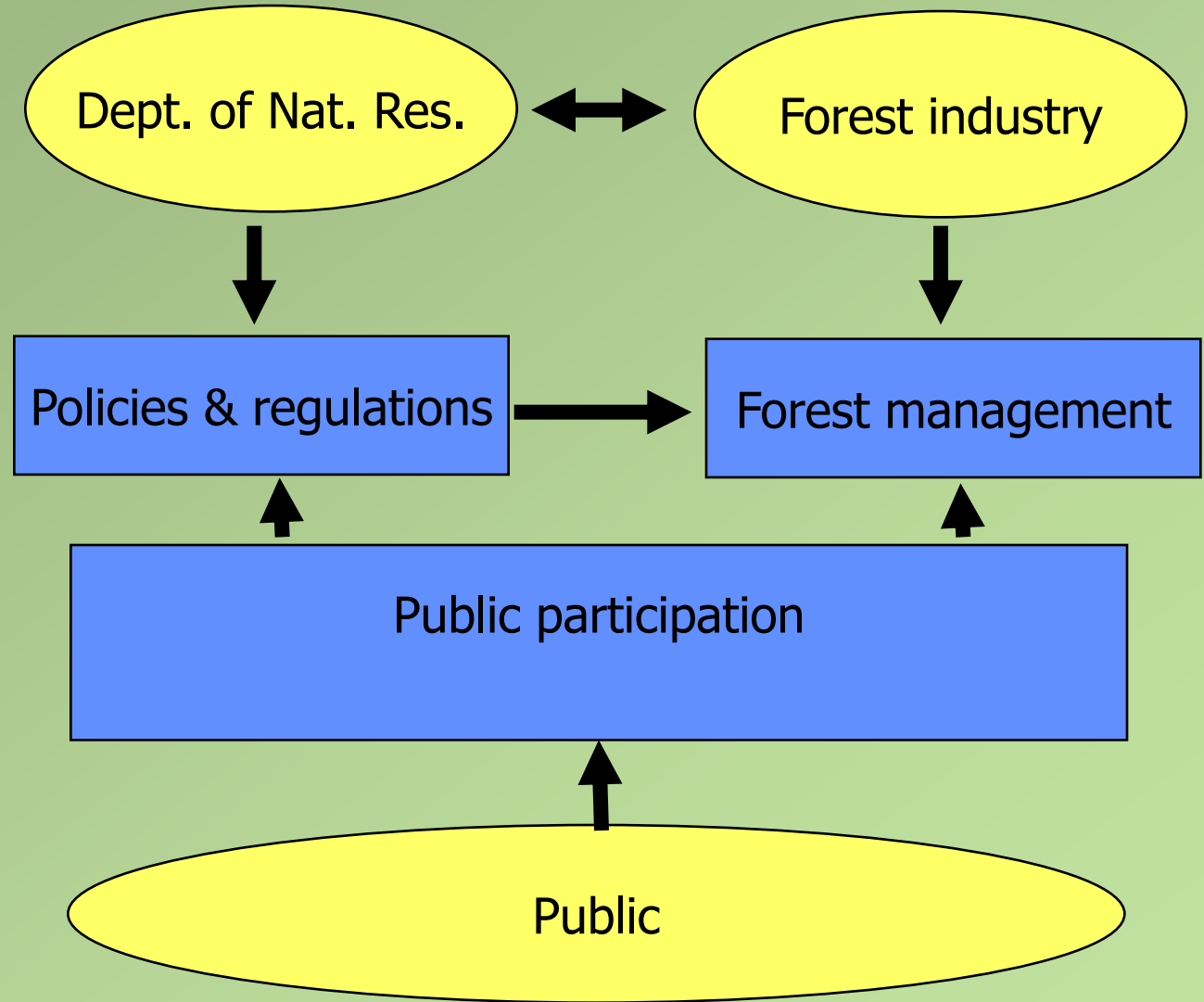
*Genevieve Bernier*

- First Nation harvesting agreements
- Interviews with 4 communities and with 3 DNR regions

# The forestry regime in NB

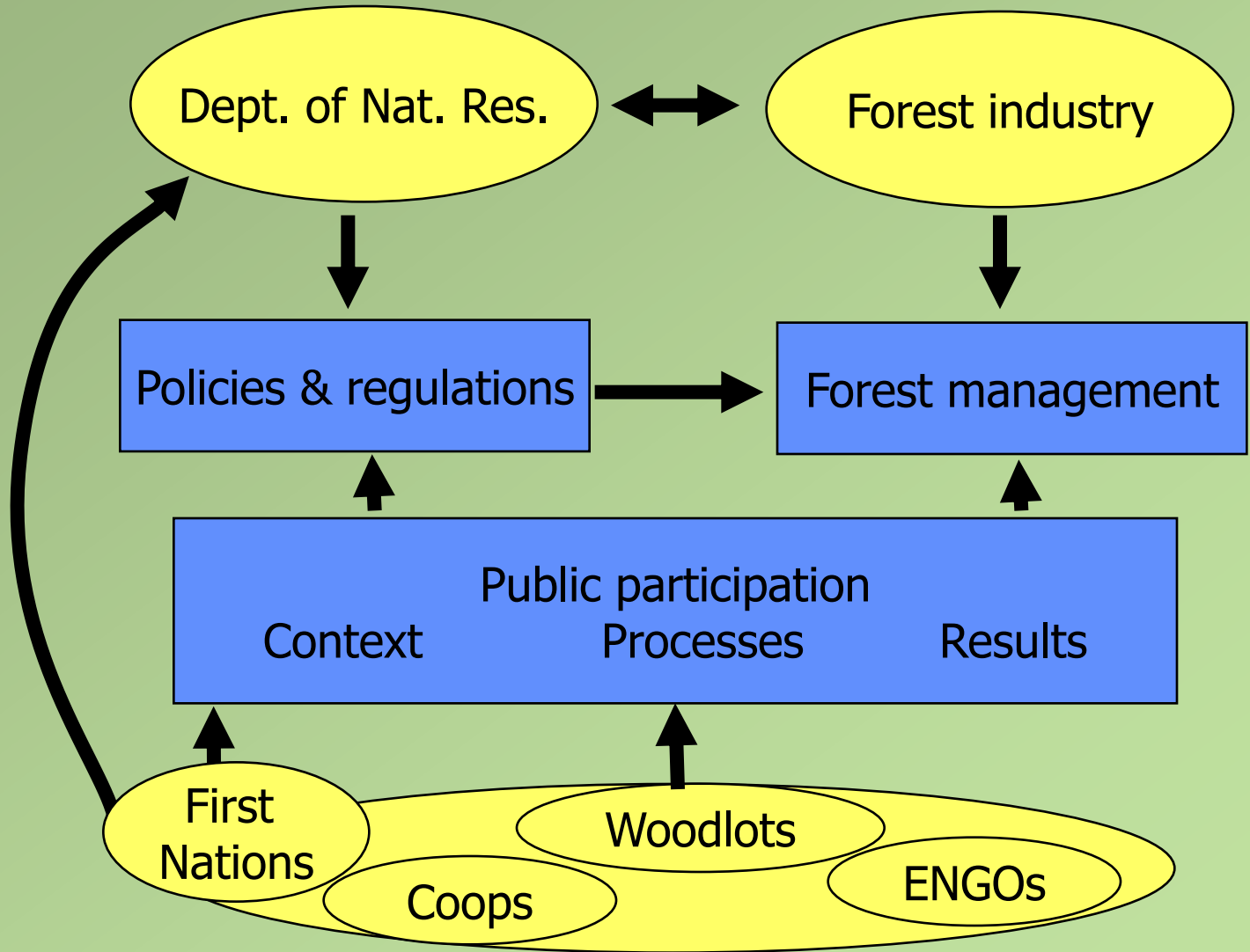


# The forestry regime in NB





# The forestry regime in NB





# The forestry regime in NB



## Environmental NGOs are

present in most forest policy debates  
fairly effective in presenting their views



## Marketing boards are

occasionally present at provincial level  
rarely present at regional levels



## Cooperatives are

typically absent

## First Nations are

slowly getting a place in harvesting  
absent from policy debates





# Key issues - social economy Context

## Should we be involved ?

- Importance of the issue to the organisation
- Time, information, capacity
- Role of the forest industry is a major obstacle

*"We want to develop value-added products. But the companies get it all - there's no capacity for local producers."*



# Key issues - social economy

## Process

### **What is a good participation process ?**

- Information on the issue and the process
- Diversity, availability & significance of processes

### **What are the barriers and obstacles ?**

- Communication
- Absence of political will; hidden agendas
- Resources; never ending consultations

### **Are advisory committees useful ?**

- Provincial - adequate for peak organisations
- Regional - mixed views, but generally limited

*"Public participation, people need to believe that it means something. At the moment, it means nothing".*



# Key issues - social economy

## Results

### Is public participation useful ?

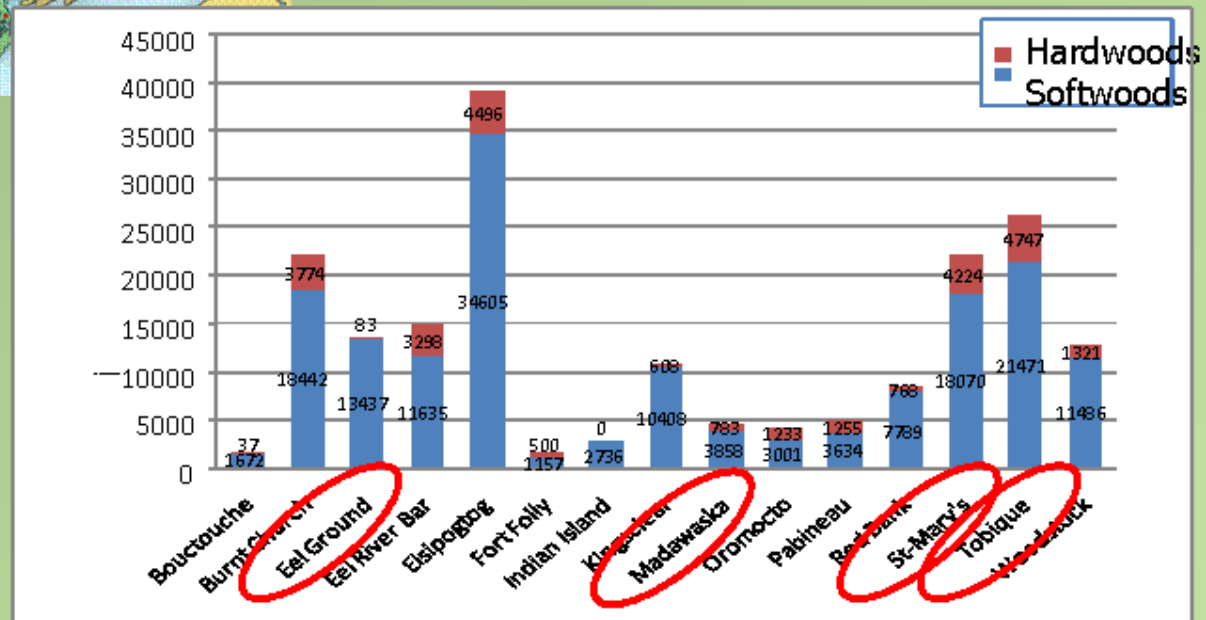
- Positive
  - Thinking about the issue, changes on the ground
- Neutral or negative
  - No changes, comments put "on the shelf"

*"We have done some good work and if we had not been there, then there would be nothing but raspberries there now."*

*"I'd like to say that there were positive results. I'd like to say that at least it educated people, but there has been no result so far."*

# Key issues - First Nations Context

- Aboriginal rights established in treaties and Court rulings
- 2002 Harvesting agreements allocated 4.4 % of total NB harvest to communities



# Key issues - First Nations Process

## Key objectives

- FNs: respect for rights, economic benefits
- DNR: employment creation, economic development

## Developing management responsibility

- DNR: gave flexibility to communities
- FNs: lack of support & collaboration from DNR

## Traditional lifestyles and knowledge

- FNs: no recognition of knowledge & cultural values
- DNR: not mentioned in interviews

"Agreements written by whites for Indians"



# Key issues - First Nations Results

## Employment

- Little increase in FN employment in forest sector
- Little action by DNR, despite being an objective

## Training and experience

- Lack of skills and experience at all levels (FN, DNR)

"No one here has the qualifications to run the project, or even to supervise operations"

## Building trust between DNR and First Nations

- Contributing to a better relationship,
- BUT, this relationship is fragile



# Key issues - First Nations Context

## Individual use rights

- DNR interprets judicial decisions to restrict tree harvesting rights to individual use only.
- FNs interpret this as collective rather than individual, also implying the right to sell timber.

*"We have the right to cut timber, but DNR blocks us."*

- Further challenges are likely





# Conclusion

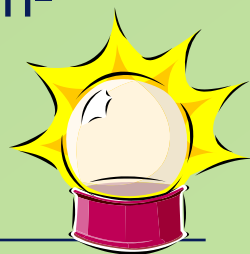
## Why involve new actors ?

### Ideological reasons:

Social justice, legal rights & sustainable development

### Pragmatic reasons

- Increasing wood availability from private woodlots.
- Expanding revenue and products from new products and services BUT will probably reduce traditional products.
- Building employment, skills and capacity in new groups, creating a more diversified workforce.
- Separating management of forests and management of transformation facilities.
- Strengthening regional communities and decision-making.
- Creating a more resilient forest sector.



# Effective Partnerships

An orchestra is an example of a multi member partnership within which each member has a distinct role and set of skills and abilities. Each can instantly see how they are contributing to the success of the work. Their unique roles, skills and abilities are all valued by the entire membership and seen as essential to their success.

# Who are the Partners?

- Research Institutions
- Community Organizations and Umbrella groups
- Social Economy operations
- Government

# Most important aspects of partnerships

- **State your expectations clearly; just as there are many types of primary relationships, there are many types of partnerships**
- **All types of relationships can be healthy as long as each partner understands what is expected and agrees to meet the expectations.**
- **Document a plan for success and revisit it regularly to ensure you are on track and that expectations are being met.**
- **It is possible that partnerships can begin one way and grow into another type.**
- **Keep communication open.**

# A community partner

- Funds were allocated for full participation in the process ( a critical support for NGO's)
- A leadership role was established . Chair of the Public Policy sub committee. Alternate for the National sub committee..Shared leadership model
- Consultation and participation in all meetings, correspondence and events.
- Leadership role in New Brunswick..Today's dissemination event

# Critical success factors

- Meaningful partnerships require access and full participation in the process
- Commitment to the process will require time and a sense of priority
- Communication and dissemination are essential tools for success..Getting the message out
- Employer / organizational support
- Contribute to the Agenda “ what’s in it for my groups interests”?

# Moving Forward

- Maintaining contact and a connection to the team members. Explore further opportunities to collaborate
- Continue the dissemination process. Get the word out and share at every opportunity
- Look for more opportunities to build upon the work done to date
- Build upon success
- Engage more community and government partners



# Thank You

I would like to Thank Luc Theriault and the project team for embracing me as a full and equal partner. The experience has been invaluable and I believe there have been many lessons learned. Many highlights and much valued research created and shared